



Florida
BLUE



Summer '08

Gloria Estefan

talks about determination,
family, and a healthy lifestyle

A cool recipe
from HOT Miami chef,
Lorena Garcia!

THE POWER OF THE HUMAN VOICE

And how to join the conversation

4 tests that
could save
your life

plus Summer Health Tips





features

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You can be a part of changing health care for the better. It starts with you lending your voice and sharing your ideas and opinions.

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COVER PHOTO BY ALBERTO TOLOT

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A cool summer recipe!

Looking for ways to keep cool this summer?

Try this delicious recipe from renowned chef, restaurateur, and media personality Lorena Garcia.

Prefer your Florida Blue magazine online?

Look for this magazine online at www.bcbsfl.com.

Click on **Florida Blue magazine** under **Quick Links**.



"We each have a voice.
If you use yours and
I use mine, just imagine
the possibilities."

www.ThePowerOfTheHumanVoice.com

BCBSF wants to meet the specific needs of each of our members. Help us to ensure that we have the most accurate information possible. Please log on to MyBlueServiceSM at www.bcbsfl.com to provide your ethnicity and language of preference. This information is optional and is for data collection only.



Florida Blue magazine is also available online in Spanish, as well as English. It can be viewed at www.bcbsfl.com.

Are you registered with MyBlueService?

It's a quick, convenient, 24/7 resource to answer many of your health coverage questions like: "What type of wellness benefits does my plan cover?" "What's my deductible?" and "What's the out-of-pocket maximum for my plan?" Check it out. Visit www.bcbsfl.com and log on to MyBlueService.



Money-saving tip #1: Save money by staying in-network. It's easy to find the right in-network doctor, specialist, or hospital, or the nearest urgent care center. It can be a lot less expensive than the ER. Just visit www.bcbsfl.com and click on the **Find a Doctor or Hospital** link. You can also find out about physicians' admitting privileges, the languages they speak, office locations, and much more. >>

Use your voice to be a part of the historic change in health care.

The time is now for you to voice your perspectives on how the health care experience can be improved. We believe one word can change the world, and your voice can change the state of health care, forever. That's The Power of the Human Voice.

Our mission is to develop affordable and innovative products, services, and programs that positively impact you and your family. To get there, we need your help.

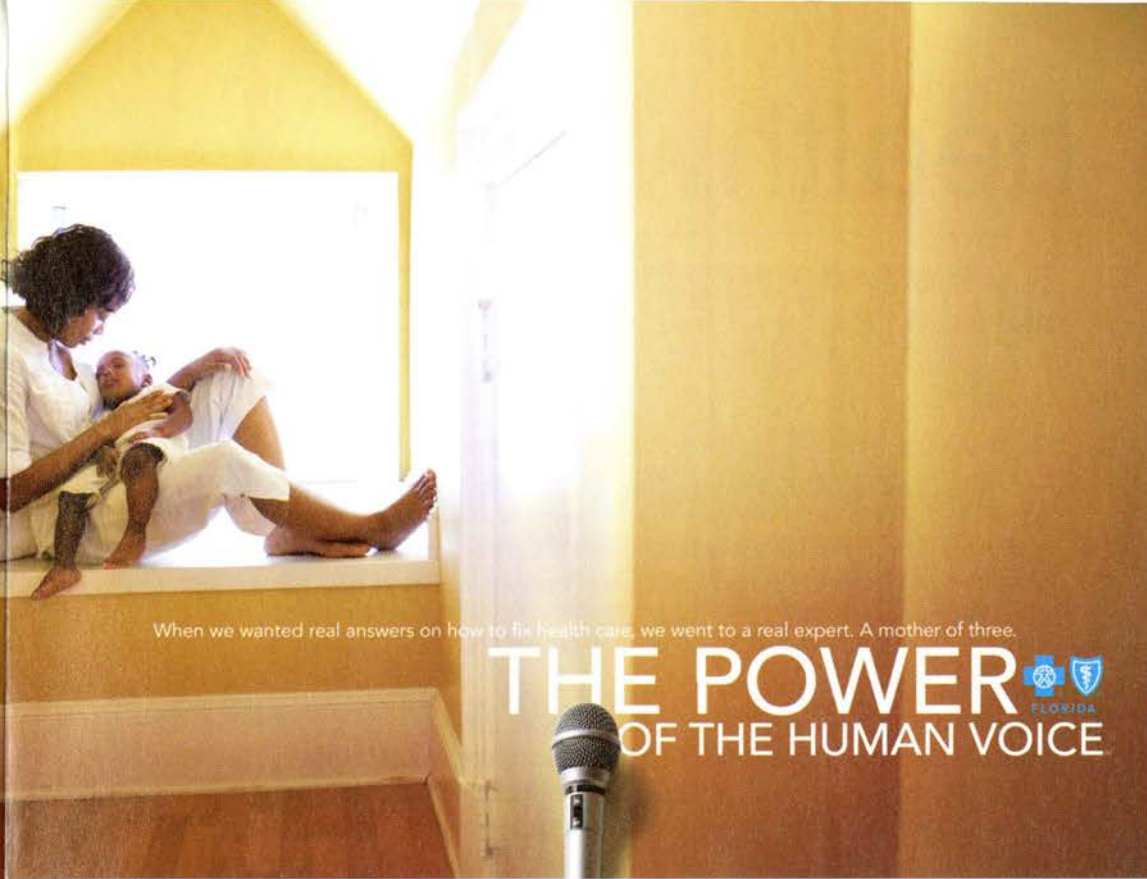
We're asking you to share your first-hand experiences, candid thoughts and ideas on health care.



2 ways to join the conversation:

- 1 Go to www.ThePoweroftheHumanVoice.com (en Español: www.ElPoderdeLaVoz.com) or call us toll free at 1-877-MY-FL-VOICE (1-877-693-5864) to leave a message.
- 2 Encourage your family, friends, and neighbors to also join the health care dialog; this forum is not only for our members, but all Floridians.

Health Tip: Many of our health plans cover preventive screenings, so check your benefits by visiting www.bcbsfl.com and logging on to [MyBlueService](#), and then call your doctor to schedule an appointment. >>



When we wanted real answers on how to fix health care, we went to a real expert. A mother of three.

THE POWER OF THE HUMAN VOICE

Here are a few messages from those who have already joined the conversation. We can't wait to hear from you.

Let's see, pay for gas to get to work, really hard. Seeing the amount they take out of your check for health insurance, wow! Cutting into my gas money. No gas money, can't get to work. Can't work, no health insurance. Premium went up again? Surprise! My kids want milk with the expensive cereal for breakfast. I can't do it all. Advair, Singulair, Albuterol, who can manage the copays? Need gas, need coverage, need to breathe. What gives? What do you give up? Help!

— Member, 30 – 45 years old

Most other expenses have predictability built in. You know the price of a car or a house. You can get an estimate on repair work. But with health-related expenses, outside of the dwindling HMO plans, it is very difficult to accurately gauge how much a treatment plan will cost, especially if that treatment plan includes unforeseen expenses like hospital-based physician's charges.

— Insured Contributor, 46 – 64 years old

Health care shouldn't be reserved for only those who can afford it. Take college students, the working poor, and many others who work 40+ hours a week without benefits—these people are just as important as any others. Programs which cover basic office visits and diagnostic studies are imperative—appointments such as well visits are in place to keep the population healthy and disease free. Preventive medicine NOW creates less disease (and cost) LATER.

— Health care professional, 18 – 29 years old

healthwise

Some numbers you should know
and record for the future.

Cholesterol

Cholesterol is a major factor in heart health. The American Heart Association recommends that everyone age 20 and older have a fasting "lipoprotein profile" every five years. It's good to know your triglyceride level because a high triglyceride level of 200 mg/dl and above, combined with low HDL cholesterol or high LDL cholesterol has been shown to speed the buildup of fatty deposits in artery walls, increasing the risk for heart attack and stroke.

Blood pressure

High blood pressure (Hypertension) has no symptoms, and uncontrolled high blood pressure can lead to stroke, heart attack, heart failure, or kidney failure. The National Heart, Lung and Blood Institute says that "normal" resting blood pressure is a reading below 120/80 millimeters of mercury (mm Hg). A reading consistently at or above 140/90 mm Hg is "high." Anything in between is considered pre-hypertension. But your risk of cardiovascular complications starts to increase with a reading of 115/75. If your systolic pressure (the top number) is from 120 to 139 and diastolic pressure (the bottom number) is from 80 to 89, it's time to make lifestyle changes to lower your risk factors. Here are some things you can do to maintain a healthy lifestyle:

- Maintain a healthy weight
- Eat healthy, reduce salt intake, and avoid certain types of fats
- Perform physical activity
- Drink alcohol and caffeine in moderation
- Quit smoking
- Reduce stress
- Control your blood sugar, if you're a diabetic

Monitor your blood pressure regularly. To make sure you get an accurate reading, you should:

- Avoid smoking and caffeine 30 minutes before having blood pressure measured
- Empty bladder prior to test
- Use appropriate-sized cuff
- Check home blood pressure device regularly for accuracy
- Sit for five minutes with back supported and feet flat on the floor. Rest arm on a table at level of heart
- Perform reading on exposed arm without restrictive clothing

Make sure you keep a record of your blood pressure readings and give this information to your doctor at your next visit. Also, be sure to keep your scheduled follow-up visits for blood pressure checks and medications.



July is National Blueberry Month.

Blueberries—along with beans, soy, walnuts, yogurt, and more—are considered "Superfoods." Experts say foods like these can help to prevent heart disease, cancer, cholesterol, and more.

Blood sugar

Diabetes puts you at risk for heart disease, cancer, kidney failure, blindness, and other ailments. The American Diabetes Foundation says that even being considered pre-diabetic may cause adverse health effects.

Are You at Risk for Diabetes?

Fasting Blood Glucose Level	Diagnosis
Below 100mg/dl	Normal
100 to 125 mg/dl	Pre-Diabetes
126 mg/dl or above	Diabetes

When you have a glucose tolerance test, your blood glucose is measured after a fast and two hours after drinking a glucose-rich beverage. You should begin testing no later than age 45 if you have no risk factors for diabetes (factors like weight, high blood pressure, family history) and earlier if you have those risk factors.

Four tests that could save your life



Mammogram—It's an important test, and most plans cover screening mammograms at no cost to you.

If you're a woman, you have about a 1 in 8 chance of having invasive breast cancer during your lifetime, according to the American Cancer Society. Early detection is key. For women ages 50–69, regular mammograms may reduce breast cancer death by 30 percent. Get a baseline mammogram if you are between the ages of 35–39. Have routine screening mammograms every one to two years in your 40s and every year once you reach age 50. Other screening schedules may apply if you have a family history of breast cancer.



Pap test

Women should begin having a Pap test about three years after becoming sexually active or no later than 21 years of age. Pap tests have helped lessen cervical cancer deaths in the United States by nearly 75 percent. The National Cancer Institute reports that women never screened or not screened in the past five years face a greater risk of developing invasive cervical cancer.



Prostate-specific antigens

Elevated levels of prostate-specific antigens (PSA) in a man's blood may sometimes indicate prostate cancer, reports the American Cancer Society. The PSA test can help detect prostate cancer in men age 50 and older who have no symptoms of the disease. If the test does reveal an elevated PSA, further testing is required to detect malignancy.



Colorectal cancer screening

The U.S. Preventive Services Task Force says that if you're 50 or older, having a colorectal cancer screening is a must. Especially if you have close relatives with colorectal cancer and/or you are African-American. Clinical trials have shown that this screening can substantially reduce the risk of death from colorectal cancer when performed every one to two years for people ages 50 to 80. Talk to your doctor about which exam you should have, what is involved, and how often you should be tested.



Choosing the right hospital for your needs is easy with our interactive, web-based tool.*

Now you can get information about how well hospitals in your area care for patients and which ones offer special expertise for certain medical conditions. To start your research, log on to [MyBlueService](#) and click on **Member Tools**, then **Research a Physician or Hospital**. If you need non-emergency hospital care, you can choose a hospital

based on your personal preferences and information that is important to you. You can review information like:

- A hospital's clinical and quality track records for a variety of procedures
- Complication and infection rates
- Technological capabilities available
- Patient safety standards

*Available as a courtesy to all BCBSF members through separate business partners and not a part of the insurance coverage. All decisions members make pertaining to medical/clinical judgment should be made in conjunction with their physicians, since neither BCBSF nor its vendors provide medical care or advice.

Where you get your prescription medications can make a difference.

Take advantage of these great offers at pharmacies in your area:

- \$4 per 30-day supply and now a 90-day supply is only \$10.* Also, Wal-Mart now offers certain women's health and OTC meds for just \$4. There's a complete list of these drugs on their website at <http://www.walmart.com/pharmacy>.

*\$4 Program covers up to a 30-day supply of eligible drugs at commonly prescribed dosages.

\$10 Program covers a 90-day supply of eligible drugs at commonly prescribed dosages. Prices for less than a 90-day supply are prorated based on \$4 Program price, not to exceed \$10. Prices for more than a 90-day supply are prorated based on \$10 Program price. Physician permission may be required to change a 30-day prescription to 90-day prescription. Not all drugs eligible for \$4 Program are eligible for \$10 Program. Certain plans, including government-funded programs, may not cover a 90-day supply.

Explore the Florida Blue Tour!



The Florida Blue Tour is an 18-wheel tractor trailer that can deliver health advice, comprehensive information, and education to all Floridians. To learn more about the Tour, visit the website at www.bcbsfl.com and click on **The Blue Tour** under **Quick Links**. >>

- Target offers over 300 prescription drugs at only \$4 for a 30-day supply. See the list of medications at <http://www.target.com/> and click on **Pharmacy**.
- Publix offers up to a 14-day supply of certain oral antibiotics for free! A complete list is available on their website at www.publix.com/freeantibiotics. There are no limits on the number of prescriptions you can have filled. And they're FREE to you regardless of your prescription insurance provider.

You can create an online, personal health record of your medical history and ongoing personal health information by going to relayhealth.com/florida.

Illnesses like diabetes and breast cancer are examples of conditions that can run in families, so keeping a record of your extended family's medical history is important. Relayhealth.com/florida can help you get started.

Also, remind your doctor to pull up your Availity® Care Profile online. It shows your claim-based medical history for the last two years, no matter which doctor you've seen (if a claim was filed with either Blue Cross and Blue Shield of Florida or Humana).



Learning more about your extended family's health history may help you stay healthier in the future.

Stretch your health care dollars with valuable discounts on health-related products and services through our BlueComplementsSM program. From massage therapy and vitamins to vision care and weight management programs and more, all you have to do is show your member ID card to enjoy your savings.

Products and services are constantly being added and updated, so be sure to check back often for new savings opportunities. For the wide variety of discounted programs and services available, visit www.bcbsfl.com and click on the **Discount Programs** link.



Money-saving tip #2:

The Drug Cost Estimator: A powerful resource for you.

By using the **Find Drugs and Pricing** feature on [MyBlueService](#), you can check costs for specific drugs at a pharmacy of your choice. You can calculate the costs of multiple drugs at once, and get the names of generic equivalents for brand-name drugs. You can search for drugs by name or from a list of top 50 drugs.



Some ways to keep your cool, when the weather is HOT.

Stay away from rays

Protecting your skin from the sun's harmful rays is the best way to prevent skin cancer. Before going outside, slather on a water-resistant sunscreen—even on cloudy days. The American Academy of Dermatology recommends a Sun Protection Factor (SPF) of at least 15 that protects against both ultraviolet A (UVA) and ultraviolet B (UVB) rays. And don't forget to reapply the sunscreen every two hours (more often if you're engaged in sports or swimming). Add a wide-brimmed hat and sunglasses that block UV light and you're good to go!

Beat the burn

If you do get a sunburn, the National Institutes of Health (NIH) recommends taking a cool bath or shower. Or place wet, cold washcloths on the burn for 10 to 15 minutes, several times a day. Adding baking soda to the water can help relieve pain. DO NOT wash burned skin with harsh soap. Apply a soothing aloe-based lotion to the skin, but avoid petroleum jelly, benzocaine, lidocaine, or butter. They worsen the symptoms, and can prevent healing. The NIH also recommends acetaminophen or ibuprofen to relieve pain.

Be swim savvy

Heading out to the beach or pool? Be smart and stay safe. Set safety rules for the whole family based on swimming abilities. The American Red Cross recommends inexperienced swimmers stay in water less than chest deep. And remember, a child's flotation device is no substitute for parental supervision. Swim in areas supervised by a lifeguard and dive only in areas clearly marked for diving. If caught in a rip current in the ocean, swim parallel to the shore until you're free from the current. Watch out for the dangerous "too's"—too tired, too cold, too far from safety, too much sun, too much strenuous activity. And always get out of the water at the first sign of bad weather.

Wet your whistle

When it's hot, dehydration can knock you for a loop—decreasing muscle strength, endurance, and mental abilities and causing fatigue. Severe dehydration can be life threatening. Drink lots of water or when appropriate, sports drinks that restore body fluids, electrolytes, and salt balance. Avoid tea, coffee, soda, and alcoholic beverages.



Money-saving tip #3: Location. Location. Location.

Like real estate, where you decide to have medical services performed can make a big difference. That's because staying in-network helps to avoid additional costs. Where you get a service can have a big impact on how much you may have to pay out of your own wallet.

That is certainly true for diagnostic imaging services. If your doctor sends you for an X-ray or sonogram, it will generally cost less to have the test at a participating Independent Diagnostic Facility (IDTF) than as an outpatient at a hospital. Always ask your physician to refer you to the lowest-cost participating diagnostic center under your plan. Why pay more than you have to? You can also locate participating IDTFs by using our online provider directory at www.bcbsfl.com. Click on **Find a Doctor** or **Hospital**, then **X-rays/ Imaging Centers**. Or call the customer service number on your member ID card.



Summer Health Safety Tips

- ☒ Waterproof sunscreen—45 SPF or higher is best
- ☒ Keep cold picnic items cold
- ☒ Stay hydrated
- ☒ Use insect repellent before you leave home

Develop your own personal emergency preparedness plan.

Disaster can strike quickly and without warning, forcing you to evacuate your neighborhood, workplace, or school—or keeping you in your home. What would you do if basic services, water, gas, electricity, or telephones, were cut off? There are numerous sites you can visit to help you and your family be better prepared for an emergency, including the American Red Cross site. Go to <http://www.redcross.org> and click on **Preparedness** in the left hand column.

Hurricane season preparedness.

If the National Weather Service issues a hurricane warning for your county, Blue Cross and Blue Shield of Florida will waive any time restrictions on your prescriptions to ensure you have a good supply of necessary medications, in case of an evacuation. And physicians, hospitals, and other providers will accept your valid member ID card and photo ID if you need medical attention during or after a hurricane.





PHOTO BY ALBERTO TOLOT

gl

Gloria Estefan

Age 50 / performer / married with children / nature lover

Five-time Grammy Award-winner Gloria Estefan inherited her love of family—as well as her work ethic—from her mother, who she calls “an amazing woman.” While Gloria was growing up, her mom nursed Gloria’s father who had suffered from Agent Orange poisoning in Vietnam. Her mom also took care of Gloria and her sister—all while working during the day and attending the University of Miami at night to revalidate her teaching credentials from Cuba. Gloria’s mom would also cook for her family. Including, Gloria says, “HUGE breakfasts every weekend!”

“I love all food!” Gloria says, “And that can be a blessing and a problem. I try to stay away from white sugar and flour. I choose whole wheat grains and pastas, and above all—I practice portion control.”

Like all of us, Gloria works to find balance between work, life, and family. "I make sure that, if there's something I need to do with my kids, I schedule it first—and I don't book any work at that time." Recently, Gloria has been penciling in a lot more vacation time, and time to relax with extended family and friends.

"When I work, my family travels with me, and I can bring my kids along to anything I do. I've taken full advantage of that blessing."

oria!

**Gloria Estefan talks about what drives her
and shares her thoughts about healthy living.**

Gloria Estefan calls Miami home, and thrives on her healthy Florida lifestyle. That includes enjoying Florida's beautiful beaches and lush parks, staying fit by hiking, kayaking, swimming, and bicycling—or just getting out on the water as much as possible. "And I love the heat," she says. "It's never too hot for me!" Gloria gets her energy from nature, and loves to drive Florida's coast to unwind.

"I make informed health choices by reading as much as I can about nutrition and what our bodies need to be fit and full of energy. I work out five mornings a week. Plus, I combine cardio with aerobic exercises and pilates at least three times a week. During the school year, I get up really early to make my daughter her breakfast and get her off to school while my husband makes her lunch. Then I do my exercise. I love exercise, when it's OVER!"

And what does Gloria Estefan think about being 50? "In my opinion," she says with a smile, "the perfect age is the one I am right now."

To learn more about Gloria and her music, visit her website at www.gloriaestefan.com.

Low-cost health insurance plans.

You've experienced the value of Blue. If you have a friend or family member who is interested in insurance, let them know we offer a range of affordable options to meet different needs and budgets. They can even get a quick quote at our website:

www.bcsfl.com. >>>

Three ways to save money on your health care expenses.

1 Use the lowest-cost labs

When it comes to saving money on preventive lab tests—like blood work needed to test for a condition—it pays to visit Quest Diagnostics®. Any preventive lab tests ordered by your doctor are covered at no cost to you if you visit Quest for the services. For your convenience, Quest Diagnostics offers both online (www.questdiagnostics.com) and phone appointment scheduling (call toll free 1-800-377-8448). You can even get directions to the lab nearest you.

2 Go generic

Overwhelming data suggests generic drugs are as safe and effective as their brand-name equivalents, and are always your least expensive option. You can save \$15 to \$20 a month for covered prescriptions by switching from a brand-name to a generic drug. That's up to \$420* a year! Ask your doctor if a generic drug will work for you.

*Your savings could be higher or lower depending on the specific drugs you switched from, your pharmacy plan's coverage, how often you refill your prescriptions, and where you purchase your prescriptions.



3 When an urgent care center is a better choice

You're doing some repairs around the house and suddenly suffer a deep wound requiring stitches. Your doctor's office is closed. What do you do? If you said go to the ER, think again. An urgent care center may be a better choice.

Urgent care centers are staffed with qualified nurses and doctors who can handle medical problems like cuts and colds, flu symptoms, minor fractures, burns or infections, animal bites, minor allergic reactions, sprains, strains, and even immunizations.

Urgent care centers provide services on a walk-in basis—no appointment is necessary—and they are usually open seven days a week, from 10 to 24 hours a day. Plus, you can save up to 50% on your out-of-pocket costs—that's a win-win!



Look for Florida Blue Magazine online at www.bcbsfl.com.

Click on **Florida Blue Magazine** under **Quick Links**. >>



Looking for ways to keep cool this summer?

Try this delicious recipe from renowned chef, restaurateur, and media personality Lorena Garcia.

Chef Lorena Garcia celebrates food, friends, and family one great meal at a time. Her Latin upbringing and charismatic personality, fueled by *amor a la vida*—a passion for life and good living—have spurred her popularity around the world. Chef Lorena shares a cool low-fat dessert or snack that will keep your energy up for the hot days ahead!



Cool Fruit Mousse

- 1 cup Non-Fat Vanilla Yogurt
- 1 cup Fresh Papaya and/or Strawberries, or Blueberries
- 1/4 cup Orange Juice

Place all ingredients in a blender. Combine for 5 minutes until smooth. Serve chilled.

4 servings

Don't forget to visit: www.ThePoweroftheHumanVoice.com to record your voice! Give us your first-hand experiences, thoughts and candid opinions on how to improve health care. You can also call toll free, at 1-877-693-5864 to leave a message.

Inside: What Floridians are saying
about the state of health care.

And how you can join the conversation.



**We owe it all
to you.**

This is the second award we have
received for Member Satisfaction.

**"Highest Member Satisfaction with
Commercial Health Plans in Florida"**

Blue Cross and Blue Shield of Florida, Inc., received the highest numerical score among large commercial health plans in Florida in the proprietary J.D. Power and Associates 2008 National Health Insurance Plan StudySM. Study based on 37,060 total member responses, measuring 5 plans in Florida (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed November–December 2007. Your experiences may vary. jdpower.com



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association